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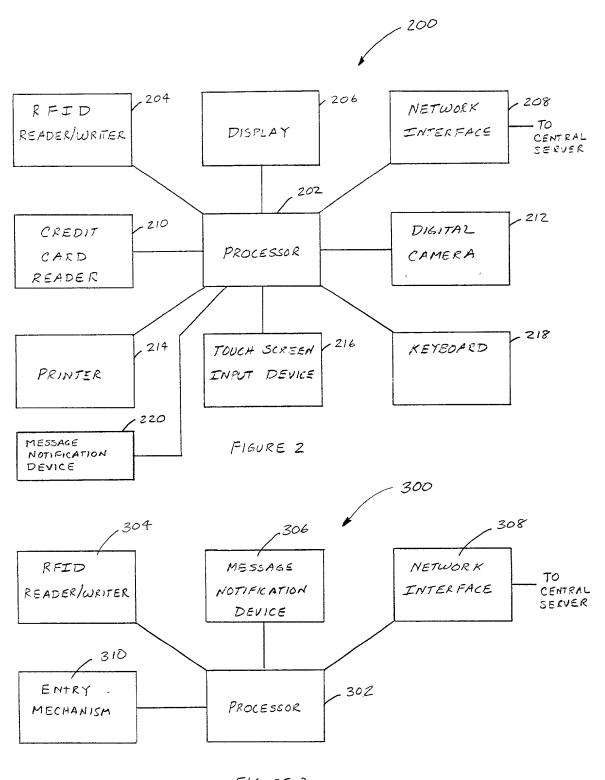


FIGURE 3

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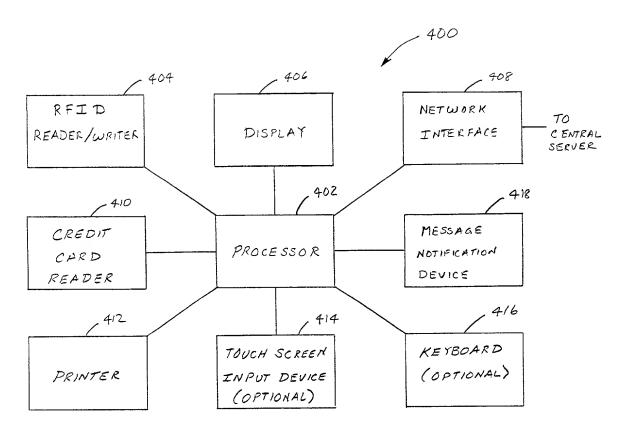
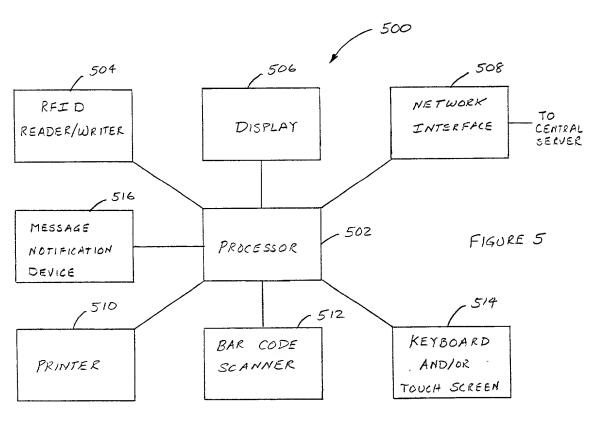
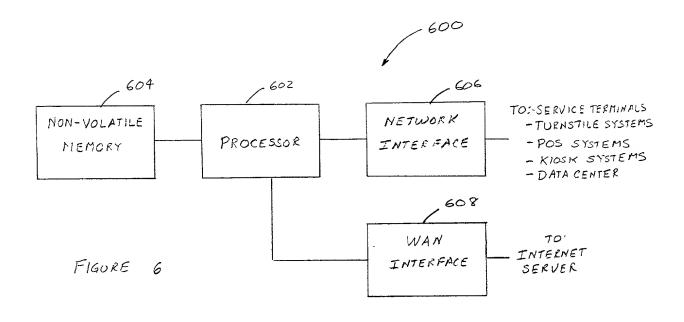
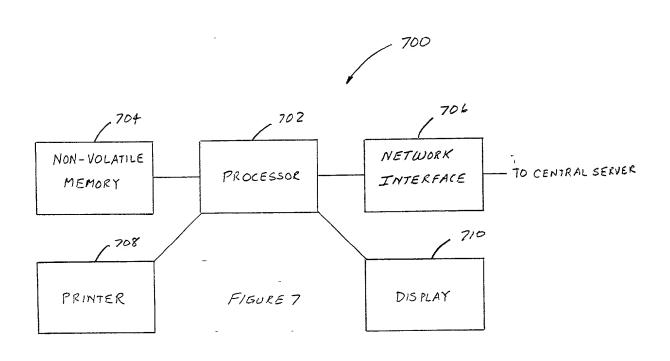


FIGURE 4



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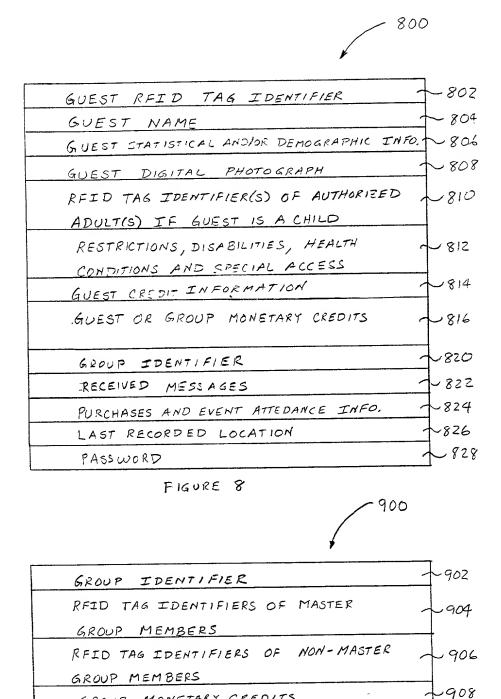


FIGURE 9

GROUP MONETARY CREDITS

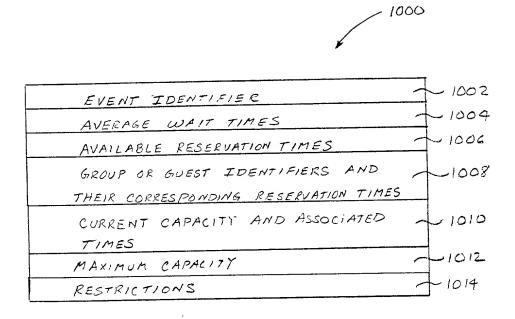


FIGURE 10

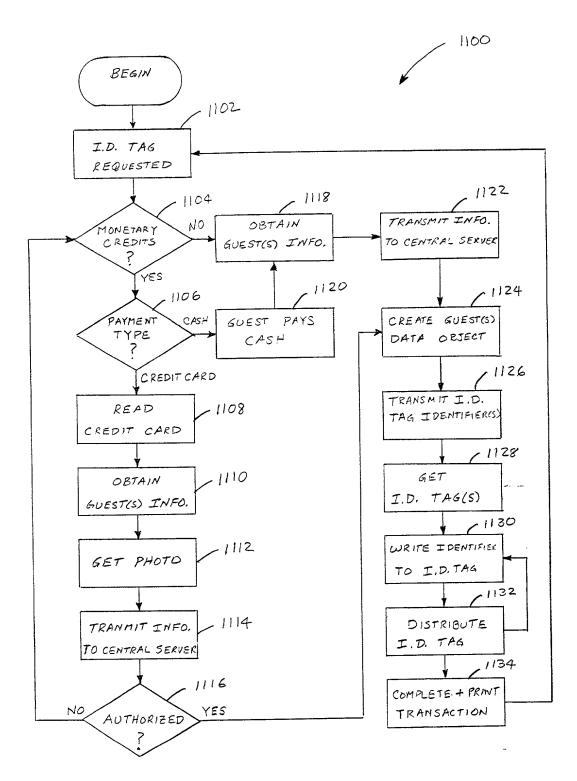
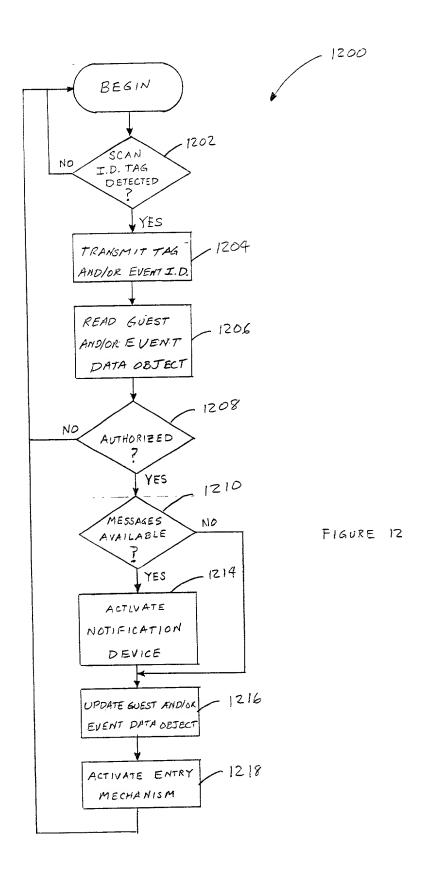
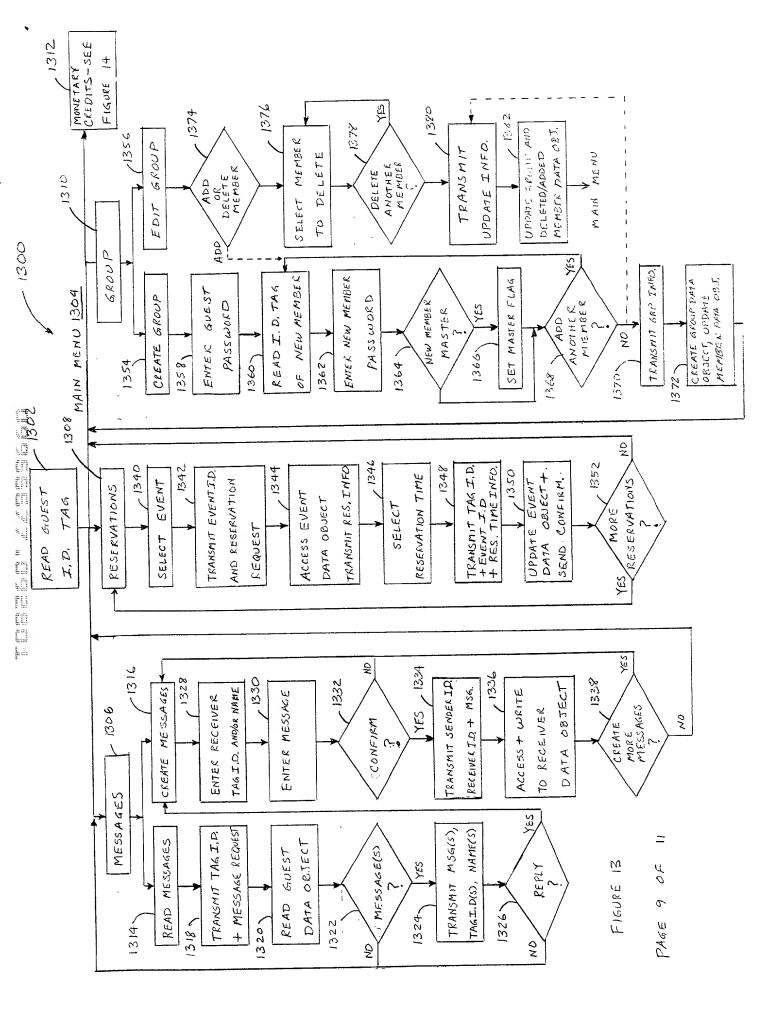


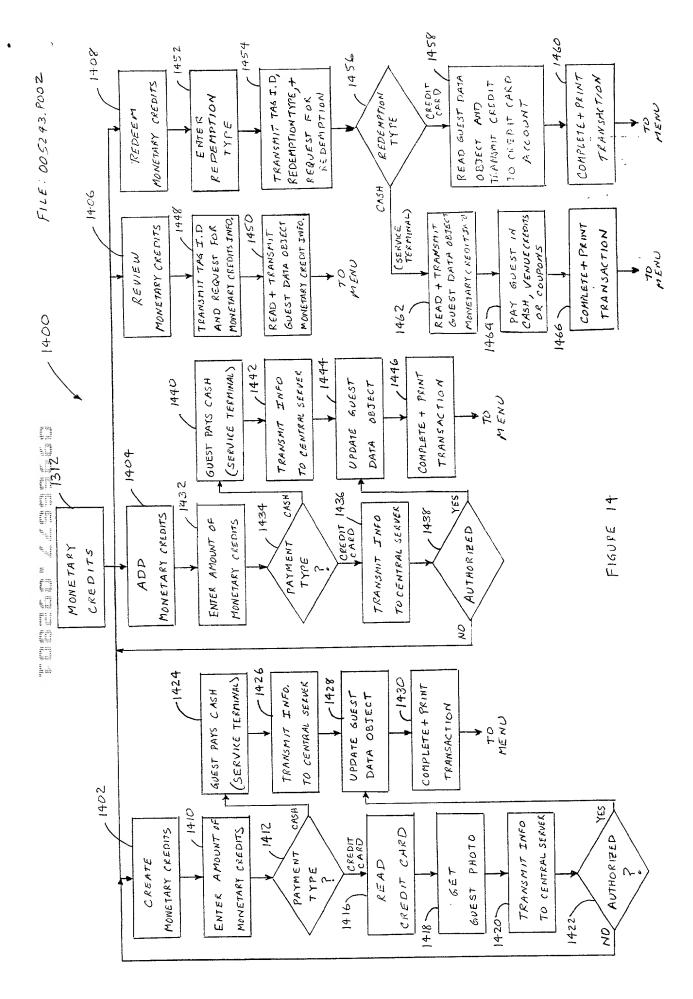
FIGURE 11

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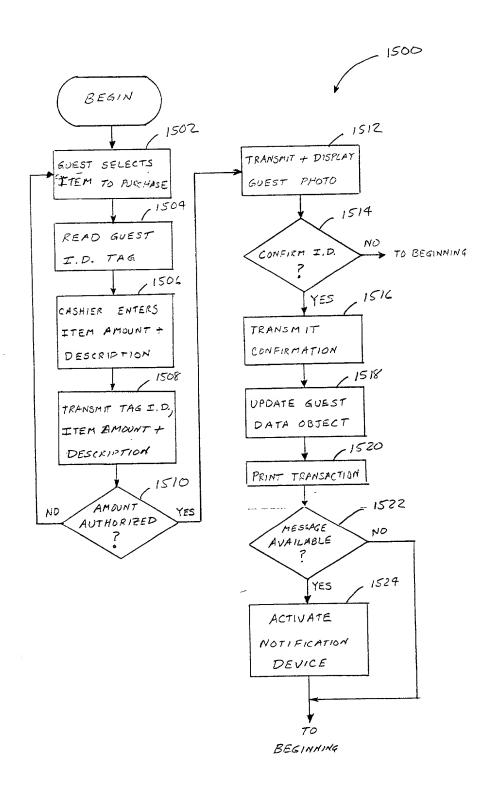


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